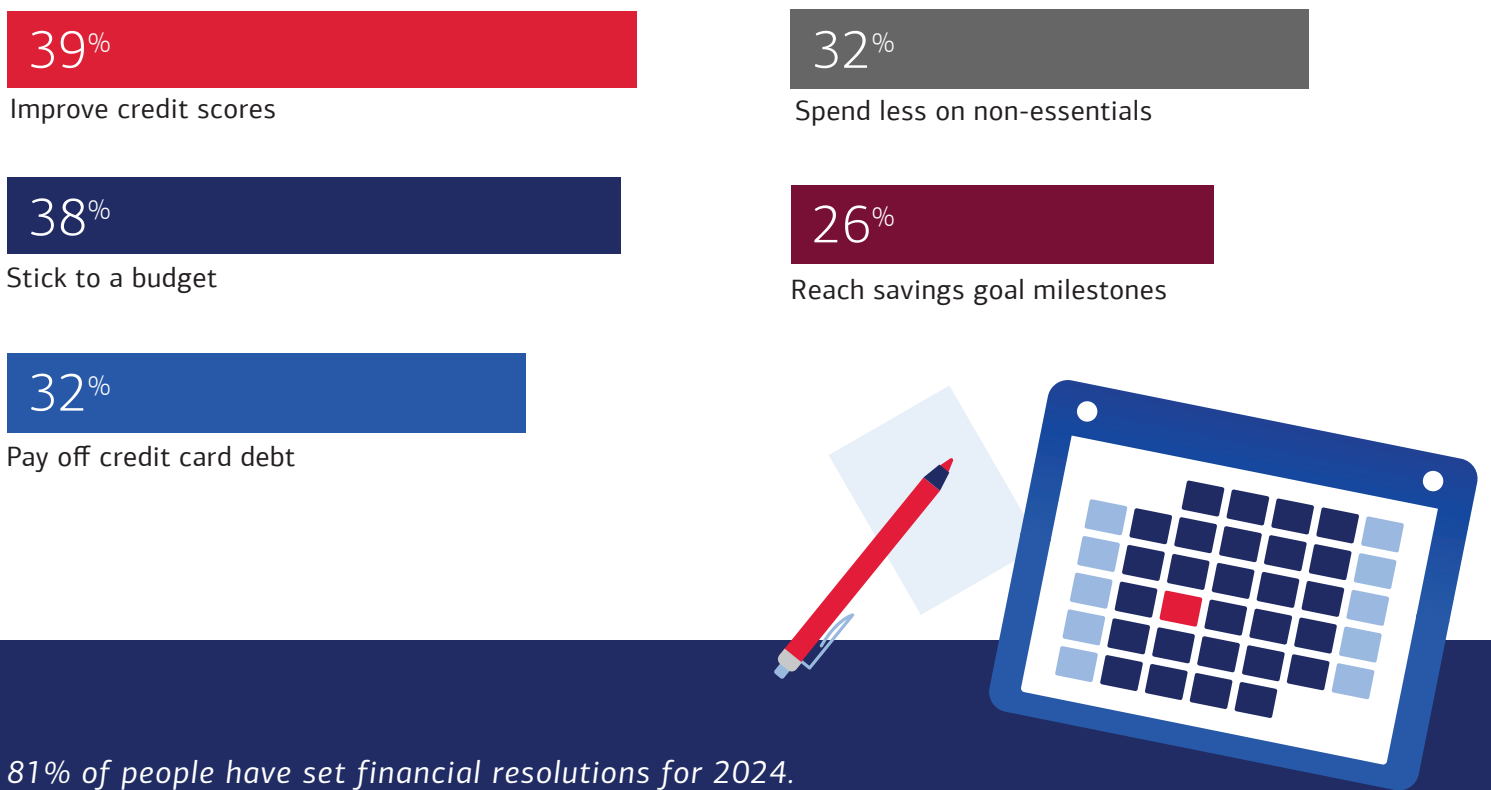


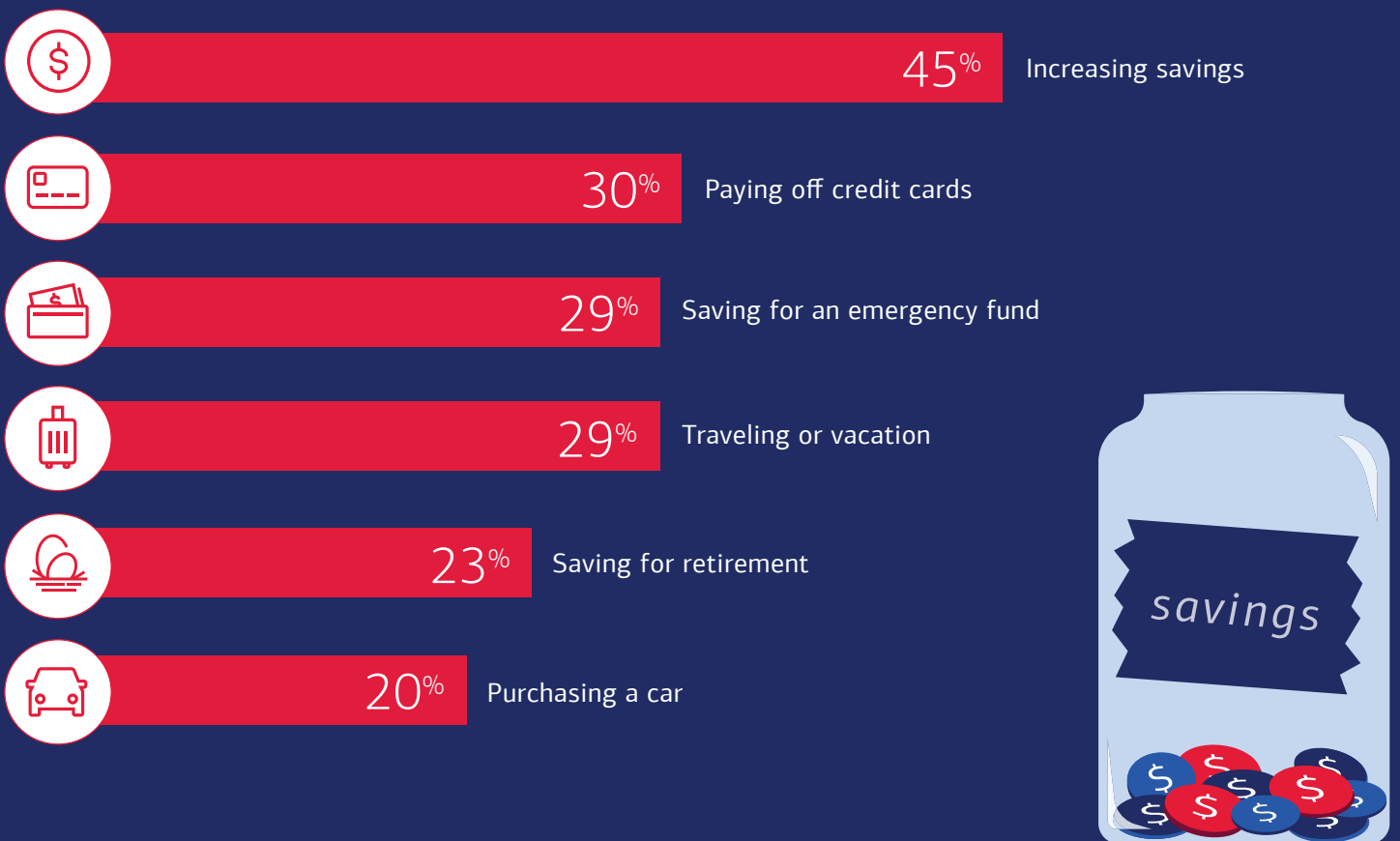
2023 Consumer Spending and Saving Behaviors: Financial Resolutions

We asked Americans to reflect on their 2023 financial journey and share their financial resolutions for 2024.*

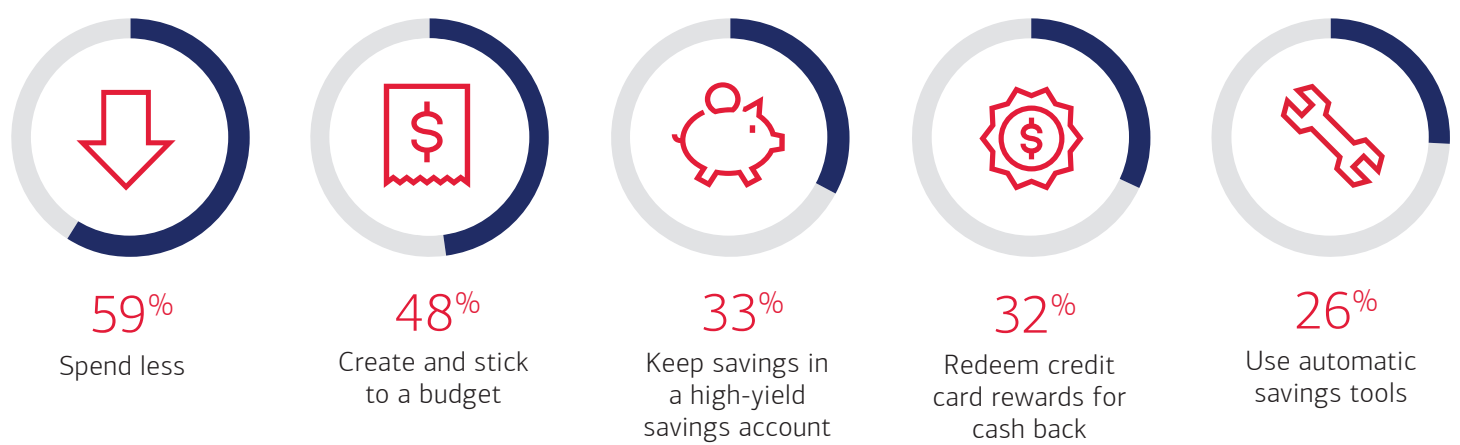
Of Americans who made financial resolutions, more than two-thirds (69%) stuck to their 2023 financial resolutions this year. They achieved goals such as:



81% of people have set financial resolutions for 2024. Some of the top goals include:



To achieve the 2024 goals they've set, Americans will do the following:



46% of Americans felt rising costs of living would negatively impact their ability to make progress toward their 2024 financial resolutions.

How will consumers spend in the new year?

Americans are planning to **prioritize** spending in the following categories in 2024:



Americans are planning to **deprioritize** spending in the following categories in 2024:



* We surveyed 2,004 consumers about their past and current savings and spending attitudes and behaviors in November 2023. Respondents in the study were aged 18+ and were representative of the composition of the U.S. Census for age, gender, household income and Census region.

** Respondents could select more than one response, resulting in percentages that add up to more than 100%.